

Information to identify the case:

Debtor 1	<u>Mark A. Roberts Jr.</u>	Social Security number or ITIN	xxx-xx-7035
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Krystal D. Roberts</u>	Social Security number or ITIN	xxx-xx-1008
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-23158-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark A. Roberts Jr.

Krystal D. Roberts

12/4/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mark A. Roberts, Jr.
 Krystal D. Roberts
 Debtors

Case No. 19-23158-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.
 db/jdb

+Mark A. Roberts, Jr., Krystal D. Roberts, 3100 Stilley Road,
 Jefferson Hills, PA 15025-2658
 15102545 +AHN Emergency Group of Jefferson, 565 Coal Valley Road, Jefferson Hills, PA 15025-3703
 15122705 American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
 15102554 +Foundation Radiology Group, Three Gateway Center, 20th Floor, 401 Liberty Avenue,
 Suite 2000, Pittsburgh, PA 15222-1029
 15102559 +Northwest Bank fka Northwest Savings, 100 Liberty Street, Warren, PA 16365-2411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: BRCCRAWFORD.COM Dec 05 2019 07:38:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2019 02:54:01 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 15102547 E-mail/Text: ebn@americollect.com Dec 05 2019 02:54:33 Americollect Inc., P.O. Box 1566,
 Manitowoc, WI 54221
 15102544 +E-mail/Text: mnapoletano@ars-llc.biz Dec 05 2019 02:55:06 Ability Recovery Services,
 P.O. Box 4031, Wyoming, PA 18644-0031
 15102546 +E-mail/Text: agency@americanfirstfinance.com Dec 05 2019 02:54:54 American First Finance,
 7330 W. 33rd Street, Wichita, KS 67205-9370
 15102549 E-mail/Text: bankruptcy@caavps.com Dec 05 2019 02:54:41 Cavalry Portfolio Services,
 P.O. Box 27288, Tempe, AZ 85285
 15102548 EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Capital One Bank USA, N.A., P.O. Box 30258,
 Salt Lake City, UT 84130-0258
 15102550 EDI: COMCASTCBLCENT Dec 05 2019 07:38:00 Comcast, P.O. Box 3002,
 Southeastern, PA 19398-3002
 15102551 +EDI: WFNNB.COM Dec 05 2019 07:38:00 Comenity Bank/Avenue, P.O. Box 182789,
 Columbus, OH 43218-2789
 15102552 +EDI: CONVERGENT.COM Dec 05 2019 07:38:00 Convergent Outsourcing, 800 SW 39th Street,
 Renton, WA 98057-4927
 15102553 +E-mail/Text: bknotice@ercbpo.com Dec 05 2019 02:54:31 Enhanced Recovery Co. LLC,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 15102555 E-mail/Text: bankruptcy@glslc.com Dec 05 2019 02:53:32 Global Lending Service,
 1200 Brookfield Blvd, Greenville, SC 29607
 15102556 EDI: JEFFERSONCAP.COM Dec 05 2019 07:38:00 Jefferson Capital Systems, 16 McLeland Road,
 Saint Cloud, MN 56303
 15102556 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 05 2019 02:54:37 Jefferson Capital Systems,
 16 McLeland Road, Saint Cloud, MN 56303
 15102557 +E-mail/Text: bncnotices@becket-lee.com Dec 05 2019 02:53:39 Kohls/Capital One,
 N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
 15102558 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 05 2019 02:55:49 LVNV Funding LLC,
 P.O. Box 1269, Greenville, SC 29602-1269
 15102560 EDI: PRA.COM Dec 05 2019 07:38:00 Portfolio Recovery Associates,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502
 15102561 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 05 2019 02:55:49
 Resurgent Capital Services, 55 Beattie Place #110, Greenville, SC 29601-5115
 15102562 +EDI: SWCR.COM Dec 05 2019 07:38:00 Southwest Credit Systems, 4120 International Pkwy,
 Carrollton, TX 75007-1958
 15102563 EDI: RMSC.COM Dec 05 2019 07:38:00 Synchrony Bank, P.O. Box 965064,
 Orlando, FL 32896-5064
 15102564 EDI: AISTMBL.COM Dec 05 2019 07:38:00 T-Mobile, P.O. Box 53410, Bellevue, WA 98015-3410
 15102565 +EDI: VERIZONCOMB.COM Dec 05 2019 07:38:00 Verizon Wireless, Bankruptcy Administration,
 500 Technology Drive, Suite 500, Saint Charles, MO 63304-2225
 15102566 +EDI: BLUESTEM Dec 05 2019 07:38:00 Webbank/Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 15102567 E-mail/Text: bankruptcy@firstenergycorp.com Dec 05 2019 02:54:28 West Penn Power,
 2800 Pottsville Pike, P.O. Box 16001, Reading, PA 19612-6001

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Global Lending Services LLC
 cr* American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Dec 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Brian J. Bleasdale on behalf of Joint Debtor Krystal D. Roberts bleasdb@yahoo.com
Brian J. Bleasdale on behalf of Debtor Mark A. Roberts, Jr. bleasdb@yahoo.com
James Warmbrodt on behalf of Creditor Global Lending Services LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5